

The Facts* on Identity Theft

- In 2013, Identity fraud incidence increased for the second consecutive year, affecting more than 13 million consumers.
- Consumers suffered total fraud losses of \$18 billion in 2013.
- Consumer out-of-pocket costs averaged \$400 per victim, with the average victim suffering a loss of \$2,294.
- Total time spent to resolve cases averaged more than 11 hours per victim.

* 2014 Federal Trade Commission;
2014 Javelin Strategy & Research.

ID Defense services are a free benefit provided by:



Call **1.800.800.9410** for questions and to be connected to a fraud specialist.

For news on the latest Identity scams, streamlined access to internet resources and a wealth of preventative tips, check out California Casualty daily-updated educational web site at: **calcas-idtheft.com**

SEE SIDE 2, FOR A COMPLETE LIST OF AVAILABLE SERVICES.

Protect Your Identity During Every Stage of Life

The easiest way to prevent becoming a victim of identity fraud is to stay one step ahead of identity thieves. California Casualty makes that easy with **ID Defense**.** Our **ID Defense** is now even more comprehensive, protecting your identity in every stage of life—even before a breach of security takes place.

Stopping Identity Theft Before it Happens—When to Call

Identity thieves are always finding new and unexpected ways to access and use sensitive information. Did you know that life events like the following are prime opportunities for thieves that might require fraud specialist assistance?

- Getting married or divorced and making a name change.
- Receiving a credit offer for a child.
- Leaving for active military duty.
- A loved one dies, and creditors must be notified.
- Planning a move or traveling overseas.

ID Defense has no service limits, so call us to be connected to a fraud specialist whenever a life change makes your personal information vulnerable. Remember, no question is insignificant—we believe early intervention is key to safeguarding your identity.

Protecting Your Good Name—At No Cost to You

ID Defense is free and automatic to every California Casualty policyholder and their household family members.*** We absorb the cost of this service as part of our ongoing dedication to protecting our customers in a time of rising identity theft. **ID Defense**, as a free benefit of your policy, saves you money, time and frustration.

Your Personal Identity Protection Team

Many consumer companies like credit card providers offer fraud protection as part of your service, but oftentimes this is limited to reversing fraudulent charges and providing tips. **ID Defense** goes above and beyond, assigning a personal fraud specialist who serves as an advocate, guiding you through the entire process, to resolve your situation and restore your good name.

ID Defense is powered by **IDT911**, the nation's leader in identity management and fraud education, protecting more than 30 million Americans in 10% of all American households.

** ID Defense powered by **IDT911**, is a complimentary service provided to all California Casualty program policyholders. This service is not an insurance product and does not reimburse your expenses or losses.

*** California Casualty ID Defense Services are available to a spouse and/or relative who lives in the household.



Proactive Services

When your personal data is compromised we can help you take preventative measures, such as placing fraud alerts, to help avoid identity theft.



Break-In Recovery

Stop thieves in their tracks after a home, auto or boat break-in with assistance from our fraud experts to prevent use of compromised personal data.



Resolution Services

Recover from account takeover or identity theft with unlimited assistance to fix issues, handle notifications and provide credit and fraud monitoring for victims.



Disaster Recovery

Recover following a natural disaster with ID and document replacement, access to financial institutions and communicating with family, friends or providers.



Document Replacement Services

Replace lost, stolen or destroyed documents and identification and get help notifying government agencies and providers.



Employment Identity Theft Support

Call us to give pink slips to criminals who build their identities, careers, and Social Security credit using your personal information.



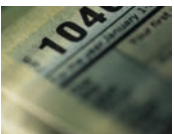
Child Identity Theft Support

Invest in your children's future by asking us to help protect their identities now, before they're the victims of fraud or theft.



Email Compromise Assist

Thwart, detect and recover from email hacking. Plus, get help managing your identity and privacy in your online communications.



Tax Fraud Support

Cut through taxing red tape and secure your refund with our expert guidance after crooks steal your social security number and file in your name.



Social Media Compromise Assist

Get smart about managing your family's reputation on social networks.



Financial Fraud Support

Reach out to us to protect your current and future credit from unauthorized account activity, account takeovers, and financial accounts opened in your name.



Phish Assist

Sidestep phishing scams with our detection and recovery support when crooks try to steal your personal data, online usernames, passwords and credit card data.



Military Identity Theft Support

Protect your good name when you're defending our country. We'll work with you or an authorized relative to place an active-duty military fraud alert.



System Protection Guidance

Protect devices—tablets, computers and smartphones. Our fraud specialists will provide industry rated resources and options.



Medical Identity Theft Support

If criminals use your personal data to commit medical fraud, we help you heal your identity and get back on your feet.



Breach Assist

Respond swiftly, confidently and correctly when companies notify you that your data has been compromised.



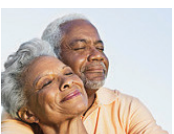
Travel Identity Theft Support

Contact a fraud specialist to help replace your lost or stolen IDs, passports, visas and other documents no matter where you are on the globe.



Assisted Living Fraud Support

Lean on us for guidance in power of attorney and legal guardianship matters to assist with identity management and resolving fraudulent misuse.



Estate Identity Theft Support

Keep the identities of deceased family members safe with help from our fraud experts, so fraud doesn't come back to haunt you.

Brought to you by: